

Collection and management of Ziswaf for the prosperity of the ummah

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Abstract

One of Ziswaf's goals in Islam is to contribute to creating people's welfare and alleviating poverty. This study examines the strategy for collecting and managing Ziswaf funds at the Baitul Qur'an Social Fund Institution (LDSBQ), which has a vision and mission based on Islamic sharia and aims to prosper the ummah. The research uses a qualitative approach with descriptive analysis methods, while instruments in data collection use interviews, observation, and documentation. Sources are taken from various references related to the problem topic, namely journals, books, and other articles. The result of this study shows the three main programs of LDSBQ. First, Scholar Smile engaged in education. Second, Healthy Smile operates in the health sector. Third, Independent Smile is a movement for community independence in the economic field, supported by socio-religious activities such as *waqf* and da'wah programs. This research has implications for the fundraising strategy of Gontor. Meanwhile, the fundraising strategy uses a potential network of guardians of students and teachers, a network of Gontor alumni colleagues with a movement based on the real sector, and community social activities that can have a significant impact on the welfare of the ummah to get happiness in the world and the hereafter.

Keywords: Ziswaf; social institution; collection; management; welfare of the ummah.

Introduction

Religion-based humanitarian institutions (philanthropy) have begun to appear in Indonesia; this is based on the fact that most of the Indonesian population is Muslim. Generally, these institutions are directly involved in raising and managing social and charitable funds, namely *zakāt*, *infāq*, *ṣadaqah*, and *waqf* (Ziswaf) funds. Ziswaf has become a common practice among the Muslim community because it is part of the commandments of the Islamic religion (Bariyah 2016, p. 23). In essence, Ziswaf has the same role in the welfare of the ummah from poverty, while *zakāt* has more functions, namely a means to purify assets and is obligatory for all Muslims worldwide (Muslim, 1983, p. 683).

To create the welfare of the ummah, Islam has placed Ziswaf as worship *'amaliyyah ijtimā'iyah*, a social activity that has a vital role in the community (Al-Qarḍāwī, 1993; Islamy & Hannase, 2021). It is confirmed by the Prophet Muhammad in his hadith, one of which explains the obligation to pay *zakāt* for Muslims and makes it the third pillar of Islam (Muslim 1983, p. 683). Likewise, at the time of Abu Bakr, who encouraged to fight those who were reluctant to pay *zakāt* (al-Jazā'irī, 1976, p. 248), this was done because he knew the role of *zakāt* in creating the welfare of the ummah, in addition to the form of the piety of a Muslim in the sight of Allah.

In Indonesia, where most of the population is Muslim, Ziswaf has enormous potential to build the welfare of the ummah. Sutan Emir Hidayat, Executive Management Sharia Ecosystem Infrastructure Director of KNEKS (Komite Nasional Ekonomi dan Keuangan Syariah), emphasized that Ziswaf has great potential to encourage social and economic development during the Covid-19 pandemic and reduce the government's fiscal burden in dealing with a pandemic, especially to meet basic needs (KNEKS, 2020). Meanwhile, in 2021 the Central Baznas collected *zakāt, infāq, ṣadaqah* (ZIS) and other religious social funds (Dana Sosial Keagamaan Lainnya, DSKL) of Rp. 513.2 billion, up 102 per cent from the initial target of Rp. 503 billion (Baznas, 2021).

Furthermore, when viewed in the context of the East Java region, which is identical to many traditional and modern Islamic boarding schools, it has the potential for *zakāt* funds of Rp. 213 trillion, as emphasized by the Governor of East Java, but the number of active recipients is only around Rp. 6 trillion is still far from the potential of *zakāt*, which should be optimized (Hasanah, 2019). A mature strategy is needed for collecting and managing to maximize the potential of Ziswaf funds.

The collection and management of Ziswaf funds should be managed in a trustworthy, transparent, professional, and integral system under the auspices and supervision of the government. It impacts public confidence and spurs the economic movement of the community. A prominent influence is seen on the health of the social order by reducing the number of poor people (Khasanah, 2010; Muqorobin & Cahyo, 2019). The application of professional management by emphasizing the principles of good governance can

significantly impact the public trust and its contribution to donating or doing charity in the institution.

Based on the description above, it is interesting to examine how the implementation of the collection and management of Ziswaf funds at the Baitul Qur'an Social Fund Institution (Lembaga Dana Sosial Baitul Qur'an, LDSBQ) Gontor, a humanitarian institution that has a specific goal of providing solutions or maximum assistance for the welfare of the ummah.

Literature review

The discussion about Ziswaf is a unique topic because Muslims should obey religious orders and as a social responsibility in society. Apart from that, Ziswaf also plays a role in balancing a country's economy and can prosper the ummah. Several previous studies related to the collection and management of Ziswaf funds are relevant to this research.

A study by Hermawan & Waluya (2019) confirms that Ziswaf has contributed to alleviating people experiencing poverty in Banten Province. It is proven by the management of funds by the Ziswaf team, the Syariah Benteng Mikro Indonesia cooperative, which can play a role in empowering underprivileged communities by providing ready-to-occupy grant programs. In contrast, *waqf* funds are developed for productive things.

The strategy for developing Ziswaf funds in Indonesia, from the research of Lubis & Latifah (2019), shows that the current condition is experiencing a significant increase. It is evident from the results of his study that to increase Ziswaf funds; six strategic strategies are carried out, namely; (1) digitalization program, (2) financial inclusive management, (3) database optimization, (4) law implementation, (5) automation of *zakāt*, (6) tax reduction for *muzakkī*. Rahman (2020) researched optimizing the development of Ziswaf funds. The research results show that Ziswaf can play a role in overcoming the problem of food crises starting from production, distribution, storage, and consumption, then making Ziswaf an alternative source of capital and income throughout the process.

On the other hand, to increase the role of Ziswaf for the welfare of the ummah, the contribution of Islamic social institutions with a non-profit basis is needed to contact these social funds directly. The study conducted by Iswandi (2021) proves that the National Amil

Zakāt Agency (Badan Amil Zakat Nasional, Baznas) and the National Amil *Zakāt* Institution (Laznas) play a role in the equitable distribution of Ziswaf funds to minimize poverty, especially during the Covid-19 pandemic. It is in line with the research of Amirudin and Sabiq (2021), Ziswaf is a solution to restore the community's economy by; (1) creating zakat collection unit (Unit Pengumpul Zakat, UPZ) in every village, (2) optimizing cash *zakāt* and productive *zakāt*, (3) creating professional *zakāt* and *infāq* management, and (4) scholarships for students affected by Covid-19. Furthermore, the research reviewed by Handayani, et al. (2020) confirms that today's development cannot be separated from technology/internet. Therefore, social institutions must be innovative in managing Ziswaf funds, one web-based. It is proven that this method can increase public trust in all the information on the web.

From the research above, it can be concluded that the theme studied is about the empowerment of Ziswaf for the welfare of the ummah, both in terms of economy, social, and food security. However, regarding social institutions that manage these funds, there are different managements in managing Ziswaf. So this study aims to obtain a strategy model for collecting and managing Ziswaf funds carried out by the LDSBQ, to directly impact the welfare of the ummah in the economic and social fields.

Research methods

The type of research used in this study is a qualitative approach with descriptive analysis methods. More specifically, a case study approach with the type of collective case study focuses deeper attention on the object of study to be studied to capture the concept behind the observed phenomenon (Ghony & Almanshur 2014, p. 25). The object of this research is the LDSBQ. Moreover, to investigate the practice of collecting and managing Ziswaf funds, this study conducted structured interviews with the director and staff of LDSBQ and several recipients of Ziswaf funds. Additionally, with observations and documentation like documents related to this research, such as the Qur'an, hadith, books, journals, and other scientific works. The data analysis technique in this study, as mentioned in Basrowi and Suswandi (2008), was carried out simultaneously with the data collection process in three ways: data reduction, data presentation, and conclusion.

Results and discussion

To realize the welfare of the ummah, one of them is the distribution of Ziswaf funds that follow the right goal (Hakim, Susanti, & Kholidah, 2019). However, this has been confirmed in Islam, such as *aṣṣanaḥ zakāt*, the people entitled to receive *zakāt*. However, social funds are not only *zakāt* but also *infāq*, *ṣadaqah*, *waqf*, and others that have an essential role in the welfare of the ummah. On the other hand, social institutions have a crucial role in collecting and managing Ziswaf funds because the success of these institutions can be seen in the programs implemented to prosper the ummah.

Ziswaf opportunities and challenges

The development of Ziswaf funds cannot be separated from three main factors: collection, management, and distribution (Akhtar, 2013). Social institutions with professional human resources and careful planning must play an active role in maximizing three things. Starting from socialization and targeting to collect Ziswaf funds from *muzzakī* and *wāqif*, then distributing them to *mustahiq zakāt* and *mauqūf ‘alaih* in the form of social-humanitarian programs, the education sector, the health sector, the da’wa sector, the economic sector, and other real sectors, especially the halal industry (Lubis & Latifah, 2019, p. 47).

The management activities are the same as management, including planning, human resource, financial management, monitoring, and evaluation. It concerns organizing, mobilizing, and directing efforts to achieve specific targets. Regarding the development of Ziswaf funds, professional human resources are needed, community literacy about Ziswaf so that awareness grows, supporting regulations and institutions, and technology development in the research aspect (Kahf, n.d.). Islam has provided limits for all socialization activities, collection, distribution, and development of these social funds and supervision in all their implementation so that they do not deviate from Islamic sharia (Cahyo & Muqorobin 2019; Mahfudz 1994), and even make it a productive and potential community fund to obtain sustainable results.

Generally, Ziswaf funds in Indonesia have a tremendous opportunity to realize people’s welfare. Judging from the population, the majority of whom are Muslims, and the role of Ziswaf as an Islamic social, financial instrument capable of channelling wealth

from the rich to the poor. Islam pays special attention to the underprivileged/poor people. One is that it obliges its people to pay *zakāt* and makes other practices and values of worship that are rewarding. So from there, it will be proven that Ziswaf has the potential to support a country's national development for its people's welfare (Al-Zuhayly, 1995; Amirudin & Sabiq, 2021).

Today, the challenges for Ziswaf are that literacy and public awareness to pay *zakāt* or donate are not maximized. The understanding of *amil* and *nazār* of traditional fiqh studies is still not applicable according to the needs of the times. And the role of social institutions in managing Ziswaf funds has not been maximized, both in terms of human resources and the use of technology to develop Ziswaf (Zumrotun, 2016). It needs special attention from the government as the holder of state power. The community, especially Muslims, continually improve religious knowledge and fosters a sense of solidarity between fellow human beings.

Strategy for collection and management of Ziswaf at the LDSBQ

A brief history of the LDSBQ

An institution considered necessary for the community is a social institution because its presence plays an essential role in maintaining and maintaining social values. The rest can meet the community's needs. In short, the institution is defined as a system that includes norms or rules and guidelines to regulate all community activities (Kontjaraningrat 1996, p. 133). In contrast, a social institution is an institution that aims to regulate relations between humans or a specific community group with a system of social relations that has been organized for the common good (Anwar & Adang, 2013, p. 200).

The LDSBQ is a social institution under the Islamic Boarding School Foundation (Pesantren Anak Sholeh, PAS) of Baitul Qur'an, established to facilitate social-based community activities. The PAS Foundation has institutions that support the foundation's programs, including; Basic Education Development Institutions (Lembaga Pendidikan Anak Usia Dini dan Dasar, LPPD), Baitul Qur'an Social Fund Institution (LDSBQ), Learning Center of Baitul Qur'an (LCBQ), and *Waqf* Expansion Guidance Institute of Baitul Qur'an (Lembaga Pemeliharaan dan Perluasan Wakaf Baitul Qur'an, LPPWBQ).

The motivation for establishing this social institution is to distinguish the formal activities of the foundation as an educational institution from playgroup level to elementary school level with social activities. LDSBQ was founded by KH. Abdullah Syukri Zarkasyi in 2017 under the name BaZiswaf (Badan Zakat, Infaq, Shadaqah and Wakaf), then in the same year, it was changed to the name LDSBQ until now. This institution has 46 branches throughout Indonesia and is headquartered in Ponorogo (Baharudin, 2022).

Several community programs have been carried out since the establishment of this institution. Over time, Al-Falah Social Fund Foundation (Yayasan Dana Sosial Al-Falah, DSF) Surabaya began collaborating to improve LDSBQ's internal human resources. As a result of this collaboration, LDSBQ adopted several programs and activities from YDSF. So that as a result, LDSBQ can develop its activities in collecting and managing social funds that are more useful and according to the expected target.

The LDSBQ has a vision "to become a professional Ziswaf Institution and to realize the sharing of culture in a sharia way to create a pious generation with good character, healthy, knowledgeable, and independent". While the mission is (LDSBQ, n.d.):

- a. Collect community/ummah funds in the form of *infāq*, *zakāt*, sadaqah, and *waqf* to be distributed to those who are entitled to receive them;
- b. Building human values and independence;
- c. Realizing trustworthy and professional management of social funds/Ziswaf institutions.

LDSBQ is a social institution that works directly in the real sector of community social activities regarding education, religion, social, health and economics. This institution is an intermediary between donors who want to distribute their wealth to the poor/underprivileged so that the impact of social institutions can prosper the ummah with happiness in this world and the hereafter. Holistically, the main activities of the Baitul Qur'an social fund in carrying out its programs can be seen in Figure 1.

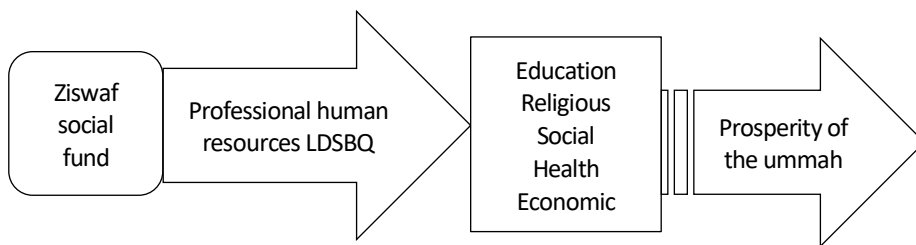


Figure 1. Collection strategy of the LDSBQ

As a philanthropic/social institution, it is essential to maintain the gap in people's lives. Although, in essence, social institutions carrying out their operations and various programs are based on the collected social funds (Hidayah, 2017; Juwaini, 2005). Fundraising activities should be carefully designed, starting with planning and achieving the targets. In principle, raising funds is trust, which means building public trust so that many people donate to charity and social institutions. Trust, transparency, accountability, and accountability are no less important in managing and utilizing public funds entrusted to the institution (Syamsuri, Lahuri, Bakri, Fatoni, & Wibowo, 2021).

To maintain the donors' existence and professionalism or trust, LDSBQ implements a strategy for developing the Ziswaf social fund collection so that the funds remain sustainable. The interview results with Anton Baharudin, the Director of LDSBQ, confirmed that LDSBQ's most significant potential in collecting Ziswaf social funds is its network with guardians of students and teachers spread throughout Indonesia. It is a strategic tool for the socialization of the LDSBQ program. Every program/activity that will be carried out is always socialized through an online flyer or short video that can be spread by broadcast messages on WhatsApp Group or WhatsApp status for parents and teachers.

Furthermore, the network of colleagues and fellow alumni of Gontor that LDSBQ has well established also influences the increasing number of social funds collected in this social institution. For example, in the last two years, LDSBQ has received subsidies for rice from the donor of Pondok Modern Munzalan Ashabul Yamin-Kalimantan. Almost every month, LDSBQ gets a mandate of about 15-20 tons of rice subsidies which must be distributed to those who memorize the Qur'an, poor people, and orphans. Gontor alumni can help find donors from various regions in Indonesia and even abroad through collaboration among colleagues (Baharudin, 2022).

On the other hand, electronic media and social media also provide information on the development and programs of LDSBQ. However, this media cannot be used optimally due to limited internal human resources operating internet-based media services. Likewise, the LDSBQ website is still under the PAS foundation, whose information generally refers to formal education and teaching activities.

Meanwhile, the collection of *waqf* funds is incidental, meaning that LDSBQ makes program-based socialization of *waqf* donations. For example, *waqf* of land expansion for mosques, *waqf* of building a dormitory building, *waqf* of the Qur'an, etc., so that the use of the collected *waqf* funds is explicit. This program is always open throughout the year until the funds collected are sufficient for the *waqf*.

In general, the concept of raising funds carried out by LDSBQ uses two methods, offline and online, for 443 regular donors. Fundraising activities are often done online during this pandemic, using transfers through LDSBQ accounts. However, fundraising is also done offline when the pandemic has not occurred, namely by Picking up Ziswaf or donors coming to the LDSBQ office in person.

In raising funds, donors usually deposit *zakāt*, *infāq* and *ṣadaqah* funds once a month, with a nominal measured according to the donor's ability. However, sometimes some donors can pay outside the fixed duration, for example, every two months. As for the collection process, donors usually have the purpose of the donation being distributed, for example, for *zakāt*, *infāq*, *ṣadaqah*, or *waqf*. The contract is stated in the donor's receipt when donating. This makes it easier for institutions to distinguish the types of social funds collected and LDSBQ accepting donations of money or goods (Baharudin, 2022).

From the annual reports obtained for the last four years, the results of Ziswaf's fundraising have increased significantly. It can be seen from the following Table 1.

Table 1. Annual reports LDSBQ 2018-2021

Social funds	Year			
	2018	2019	2020	2021
<i>Zakāt</i>	Rp. 1.550.000	Rp. 6.101.000	Rp. 2.950.000	Rp. 2.430.000
<i>Infāq/</i> <i>ṣadaqah</i>	Rp. 39.110.613	Rp. 68.154.743	Rp. 590.680.100	Rp. 1.907.693.000
Orphan	Rp. 4.760.000	Rp. 6.532.000	Rp. 27.794.000	Rp. 5.910.000
<i>Waqf</i>	Rp. 4.500.000	Rp. 3.285.000	Rp. 40.477.000	Rp. 347.723.400
Amount	Rp. 49.920.613	Rp. 84.072.743	Rp. 658.954.050	Rp. 2.263.756.400

Source: LDSBQ, 2021

Based on the data above, it can be seen that *infāq* and *ṣadaqah* funds are more than other Ziswaf funds. This makes it easy for LDSBQ to empower the community with various programs tailored to the community's needs so that the goal for the welfare of the ummah is easy to fulfil.

A unique thing might be said to be one of the characteristics of the LDSBQ in raising donor funds. It uses a more refined language to apply the *jungut* system (picker) or *zakāt*, *infāq*, *ṣadaqah* consultant (ZISCO). This system was absorbed from the YDSF Al-Falah Surabaya institution, raising funds by coming to LDSBQ donors spread over several areas in Ponorogo Regency. *Jungut* activities are carried out monthly by a special team of 1-2 people in each month's date 8th and 22nd range. The *jungut* section or ZISCO visits donors to raise ZIS funds. To increase the absorption of social funds from donors, LDSBQ agreed with donors and made them permanent and non-permanent donors. The *Jungut* team will come to the donor's house regularly every month, service and strategy in maintaining the existence of the donors (Baharudin, 2022).

In the implementation of the ZIS pick-up, there are several strategies implemented. It is in the form of introducing and offering programs in LDSBQ to donors by distributing brochures about LDSBQ and its activities or through social media and delivering existing programs from one donor to other potential donors. The advantage of the ZIS fundraising process through the Ziswaf pick-up program is an increase in the kinship between the institution and donors, creating a good relationship between donors and institutions. With frequent visits by donors, donors will feel that they are always cared for so that friendship is maintained, and of course, it will continue to increase the donor's sense of trust in these social institutions.

Raising funds requires hard work, consistency, transparency, and trust to maintain donors' trust. Five main objectives in fundraising include; collecting funds, compiling a database of donors, accommodating sympathizers or supporters, creating (brand image) the institution's image, and bringing the satisfaction of donors (Sani 2010, p. 25). The desired target can be achieved if these goals can be implemented correctly. On the collection side, LDSBQ has problems providing information to the public because every significant program run is under the PAS foundation, which focuses on formal education. So that what appears and is widely known in the community is the pious children's Islamic boarding school foundation, which focuses only on the formal education sector. It makes the LDSBQ movement less free to create (a brand image). The strategy of attracting donors cannot be maximized coupled with the limited human resources and ability to carry out all programs in LDSBQ.

Management strategy of the LDSBQ

Managing Ziswaf funds is closely related to the distribution of social funds that are on target. If the allocation of these funds is targeted and appropriate, the results can be maximized. The distribution of *zakāt*, *infāq*, and *ṣadaqah* (ZIS) funds is based on two things: first, social-based to meet the needs of life and the broader, and second, economic-based to increase economic productivity (Hidayati, Chamim, Huda, & Haryanti, 2020).

In this case, LDSBQ has formulated its strategy for managing Ziswaf funds through special programs directly involved in the real sector in the community. The program is carried out following the goals/contracts of the donors at the time of handing over the donations to LDSBQ. To facilitate the good intentions of the donors, LDSBQ has created programs that are in line with the intentions and contracts of the donors, including (Baharudin, 2022):

1. Senyum Cendekia (Scholar smile program)

The distribution of social funds in the form of the Scholar Smile program is a program that focuses on education. Social funds are given in the form of scholarships to assist the education of outstanding students, orphans who have dropped out of school, and poor students who cannot continue their education. Usually, this donation is distributed on the 1-8th of the month, with the details;

playgroup: Rp. 50.000,-, elementary school level: Rp. 75.000,- and junior high school level: 125.000,- (LDSBQ, n.d.).

These funds are distributed to outstanding students or orphaned and poor students in all branches of the pious children's boarding school. This educational program is also distributed to remote places in Ponorogo or areas prone to Christianity, such as the Klepu Sooko area. With the rise of Christianization programs and the weak religious knowledge of the Klepu Sooko community, the distribution of scholar programs is directed at children who excel in the area. After they finish school, they hope to return to society with solid religious knowledge and can preach in the community, especially in the Klepu Sooko area (Baharudin, 2022).

2. Senyum Sehat (Healthy Smile program)

One of the social fund distribution programs in the form of a healthy smile is a program engaged in the health sector (LDSBQ, n.d.). Many people need health services because health is essential for the community, especially during this pandemic. Meanwhile, LDSBQ, in carrying out this program, focuses more on helping the costs of giving birth to mothers and free mass circumcision.

Health funds for pregnant women are given to Qur'an teachers at this foundation and to people experiencing poverty. Those who receive this assistance must be ready to participate in the school program for pregnant women that LDSBQ has implemented. This program is carried out to foster mothers from when they are declared pregnant until they give birth. Coaching is usually carried out every three months by providing Islamic and scientific studies on parenting. The tagline in this program is "because we don't know from whose womb our future leaders will be born." This is a way to attract the interest of donors. This assistance is given since the mother is declared pregnant until she gives birth and continues until the child is born at two years (Baharudin, 2022).

Then part of the healthy smile program is to provide mass circumcision services for orphans, poor people, and the wider community. This activity is held once a year or incidentally and is open to the public. This service is free of charge from pick-up to delivery back home, giving attractive gifts so that children participating in mass circumcision feel happy.

3. Senyum Berdikari (Independent Smile program)

The independent smile program is a program that operates in the field of economic improvement, with the target object being mosque-based micro, small and medium enterprises (MSMEs). Activities carried out in the program include sustainable development, business assistance, religious studies, and targeted marketing (LDSBQ, n.d.). Many people who have developed their economy are still confused about marketing. The hope is that this program can shape *zakāt mustahiq* into active *muzakkī*.

The MSME development process usually aims at mosque recitation groups in remote areas, such as the Soko and Ngrayaun areas. Mentoring activities are carried out monthly with structured training to make superior products. LDSBQ also facilitates connecting MSME actors with the Ponorogo city government or business groups to introduce their products and market them to the broader community. The change from *mustahiq* to *muzakkī* can be seen from the active role of the recitation groups that were previously assisted and are now starting to actively donate every time a brochure for alms activities is given. It successfully improves the community's economic level and increases religious faith (Baharudin, 2022).

4. Waqf Program

The *waqf* program is devoted to constructing educational facilities and infrastructure for central and branch campuses. This program is also open throughout the year according to the planned schedule, such as expanding mosque land, Qur'an *waqf*, etc.

5. Da'wah Program

The da'wah program is carried out more towards improving the religion of the recipients of social funds. This program includes several activities, including:

- a. Rice *Infāq* Movement (Gerakan Infak Beras, GIB) is carried out by giving rice donations to orphans, poor people, *tahfidz* students who are underprivileged through huts around Ponorogo, and elementary Islamic school and children's Islamic education teachers in Ponorogo.
- b. Let's Pray movement. This movement is carried out by giving a prayer hijab or sarong to invite people to pray diligently. This activity is usually carried out every year before the month of

- Ramadan with the help of small children to give a prayer hijab or sarong to their closest relatives who have not been praying diligently.
- c. Coaching for elementary Islamic schools (Madrasah Diniyah, Madin) and children's Islamic education (Taman Pendidikan Al-Qur'an, TPA) teachers is carried out continuously by providing quality training and scientific development.
 - d. The Mosque Administrator and Imam Movement (Gerakan Imam Marbot Masjid dan Mushola, GEMMAR) is a movement for coaching and escorting mosques administrator (Marbot), who the Baitul Qur'an PAS Foundation fosters. This guidance is carried out almost once a month by providing insight and training to prosper the mosque with various valuable activities (Baharudin, 2022).

The distribution of social funds that LDSBQ has carried out in the last two years has experienced a significant increase. This is in line with the more social funds collected, the more programs to improve the welfare of the ummah. It can be seen Figure 2, the distribution of Ziswaf funds.

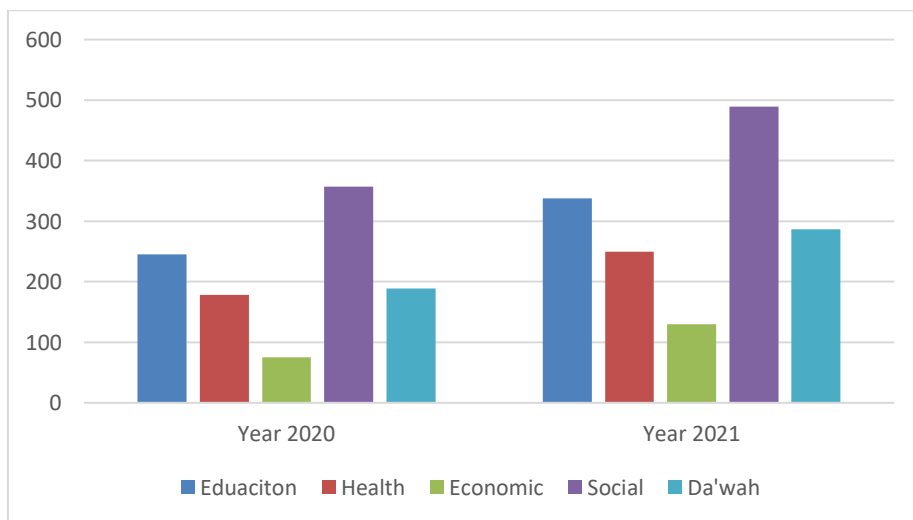


Figure 2. Distribution of social funds

Based on Figure 2, the distribution of social funds through the social sector is always the largest because LDSBQ absorbs the most donations of funds in the form of *infāq/ṣadaqah* and goods in the form of rice. So when grouped in the distribution sector, the social sector is the largest. The donation in the form of rice is from Pondok Modern Munzalan Ashabul Yamin Kalimantan, which always donates

tens of tons of rice each month, worth hundreds of millions of rupiah. These various types of programs based on the real sector make it easier for LDSBQ to carry out its vision and mission for the welfare of the ummah.

The role of Ziswaf in the prosperity of the ummah

The human goal of life is to obtain prosperity, both physical and spiritual well-being. Some people think that it is closely related to the quality of life. According to Fahrudin, welfare is illustrated by a harmonious material and spiritual life order, a sense of security, peace, and comfort to achieve a decent life among the people (Fahrudin 2014, p. 8).

According to Islam, welfare is the most crucial goal in the teachings of Islam. In the economic field, for example, prosperity is manifested by blessed assets. As for the characteristics of the blessing of wealth is seen as the lawful and promising way to get it, use it and distribute it. Welfare is a guarantee and promise of Allah given to his servants who believe in and do good deeds (Bahreisy & Bahreisy, 1988, p. 595). In this case, religion also commands us to help each other and provide some property or services to help others so that the welfare of the ummah is realized. Affirmed by Al-Ghazali, that welfare must be able to create benefit (*maslahah*) by maintaining the purpose of sharia (*maqāsid al-sharīa'h*), so that human needs can be met in terms of material and spiritual (Suardi, 2021, p. 327).

In realizing the welfare of the ummah, the LDSBQ, as one of the institutions for collecting social funds, carries out its duties and roles through various programs according to the mandate given by the donors and adapted to the community's needs. In this case, LDSBQ strives to create the welfare of the ummah through the education, health, economic, social and religious sectors realized through the programs described above (Baharudin, 2022).

From the results of direct interviews with recipients of social funds through the LDSBQ, their welfare is slowly starting to be felt. This can be seen from the developments in certain areas assisted by LDSBQ and also evidenced by the information they convey, including the following (Suyatno 2022):

a. Education sector

Scholarship programs given to outstanding students to continue their education have produced graduates who are ready to preach in the community and spread Islamic law. Especially in the target area in Klepu Sooko village, it seems that many people already congregate in the mosque and participate in enlivening the mosque with various program activities such as regular study every Friday, Friday Blessing, and others. On the other hand, improvements in the education sector are also carried out by providing *waqf* in the field of educational facilities and infrastructure, coaching for elementary Islamic schools (Madin) and children's Islamic education (TPA) teachers, and escorting mosques administrator (Marbot).

b. Health sector

Mrs Sutinah, one of those who received health assistance in the form of delivery costs, felt that when she attended the school program for pregnant women, she was very impressed with the increase in religious knowledge, especially about parenting. In addition, she also felt that he was helped financially with the assistance for childbirth and care costs for 2 years that LDSBQ had provided. On the other hand, improvements in the health sector were also carried out with health assistance for circumcised children, as well as the provision of nutritious food for *tahfidz* students or orphans in various Islamic boarding schools in Ponorogo.

c. Economic sector

The economic development in the target villages, such as Klepu Sooko and Ngrayun, can be felt. It can be seen from the number of donors in every activity that the LDSBQ will carry out. The donors come from groups of micro, small and medium enterprises (MSMEs) fostered, resulting in significant economic development.

d. Social sector

Social service activities are routine activities carried out by the Baitul Qur'an Social Fund Institution to help the community's social needs, especially in distributing rice donations that must be distributed every month, namely the Rice *Infāq* Movement (GIB), which is only distributed to orphans, poor people, and *tahfīz* students

through Islamic boarding schools. Pondok Darul Hijrah, for example, felt helped by this program because previously, the leadership had to buy rice at the lowest price and even had to rent rice fields to grow rice, and the results were for the students' daily food needs. The GIB movement can help the food needs of orphaned, poor and *tahfīz* students in several Islamic boarding schools in Ponorogo.

e. Religious sector

In this sector, the programs implemented include the Let's Pray Movement, *Tablig Akbar*, *Iftā̄r* Together during Ramadan, and other religious activities. This activity aims to increase spiritual knowledge in the community and is also a symbol of Islam in the welfare of the ummah. Many activities have been carried out by LDSBQ, which are based on religion, which aims to carry out the mandate as a social institution and increase people's faith to achieve happiness in the world and the hereafter.

In conclusion, the efforts of the Baitul Qur'an Social Fund Institution in realizing the welfare of the ummah are in accordance following Al-Ghazali emphasized that welfare must be able to create benefit by maintaining it (*maqāsid al-sharīah*), namely, protecting the mind through educational programs, protecting the body and offspring through health programs, protecting wealth through economic programs and protecting religion through social and religious programs.

Conclusion

From the explanation above, it can be concluded that the activities of collecting and managing Ziswaf funds that the LDSBQ has carried out include several activities directly in contact with the community. It is evidenced by the strategy adopted in collecting social funds. First, the strength of the network formed by LDSBQ with parents and teachers; Second, the power of the network of fellow Gontor alumni; Third, information through electronic media and social media. Fourth, online and offline services. Meanwhile, in its management, LDSBQ carries out several main programs. First, the scholar smile program engages in education. Second, a healthy smile is engaged in the health sector. Third, the independent smile program engaged in the economy. Fourth, supporting activities such as *waqf* and religious da'wah and mosque-based community development.

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